

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 12-36540-KRH  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

DeeAnne Giannotti Cruz  
aka DeeAnne Merle Giannotti Cruz, aka  
DeeAnne GianottiCruz  
2900 Idlewood Ave, Apt #2  
Richmond, VA 23221

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):  
Debtor: xxx-xx-2870

Employer Tax-Identification (EIN) No(s).(if any):  
Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

DeeAnne Giannotti Cruz is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: February 20, 2013

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 DeeAnne Giannotti Cruz  
 Debtor

Case No. 12-36540-KRH  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: admin  
 Form ID: B18

Page 1 of 3  
 Total Noticed: 57

Date Rcvd: Feb 21, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2013.

db  
 11479219 +DeeAnne Giannotti Cruz, 2900 Idlewood Ave, Apt #2, Richmond, VA 23221-3543  
 11479222 Access Mediquip, 2724 Momentum Place, Chicago, IL 60689-5327  
 11479223 American Collections Enterpris, PO Box 30096, Alexandria, VA 22310-8096  
 11479225 Anesthesia Associates ofRchmnd, PO Box 17978, Richmond, VA 23226-7978  
 11479228 #+Associated Creditors Exchange, 5151 N Harlem Ave, Ste 201, Chicago, IL 60656-3686  
 11479229 +Caudle & Ballato, 3123 West Broad Street, Richmond, VA 23230-5106  
 11479230 +Comcast, 5401 Staples Mill Road, Henrico, VA 23228-5443  
 11479231 Commonwealth Radiology, PC, 1508 Willow Lawn Drive, Suite 117, Richmond, VA 23230-3421  
 11479231 County of Henrico, Department of Public Utilities, PO Box 90775, Henrico, VA 23273-0775  
 11479232 #+Credit Adjustment Board, 306 East Grace St, Richmond, VA 23219-1718  
 11479234 +Credit Control Corp, 11821 Rock Landing Dr, Newport News, VA 23606-4207  
 11479235 +Credit Control Corporation, PO Box 120568, Newport News, VA 23612-0568  
 11479236 +D. Kent Gilliam, 7821 Ironbridge Road, Richmond, VA 23237-2240  
 11479237 +Delaware County District Attny, Bad Check Restitution Program, PO Box 2059,  
 Media, PA 19063-9059  
 11479238 +Drs. Farr Wampler Henson &, Williams, 8650 Sudley Road #206, Manassas, VA 20110-4416  
 11479239 +Fair Oaks Anesthesia Associate, PO Box 37090, Baltimore, MD 21297-3090  
 11479240 +Fauquier Hospital, 500 Hospital Dr., Warrenton, VA 20186-3099  
 11479241 +Firstsource Advantage LLC, PO Box 7609, Nashua, NH 03060-7609  
 11479242 +Fox Rest Apartments, c/o Zwerdling Oppleman & Adams, 5020 Monument Ave,  
 Richmond, VA 23230-3635  
 11479243 +Gastrointestinal Associates, 107 Wadsworth Dr., Richmond, VA 23236-4521  
 11479244 +Gavin E Reynolds, DDS, 6360 Village Center Dr., Bealeton, VA 22712-9315  
 11479245 +Glasser & Glasser, PO Box 3400, Norfolk, VA 23514-3400  
 11479246 Horizon Financial Management, 8585 S Broadway, Ste 880, Merrillville, IN 46410-5661  
 11479248 LCA Collections, PO Box 2240, Burlington, NC 27216-2240  
 11479247 LabCorp, PO Box 2240, Burlington, NC 27216-2240  
 11479250 +MCV Physicians, 1601 Willow Lawn Dr, Ste 275, Richmond, VA 23230-3422  
 11479252 +Ogden Payment Solutions, 638 Independence Pkwy, Suite 150, Chesapeake, VA 23320-5222  
 11479253 +Pathfinder Diagnostics, PO Box 1189, Harrisonburg, VA 22803-1189  
 11479254 +Patient First, PO Box 758941, Baltimore, MD 21275-8941  
 11479255 +Pizza Hut, 7100 Corporate Drive, Plano, TX 75024-4100  
 11479256 +Powell Rogers & Speaks, 1 Fisher St, Halifax, PA 17032-8845  
 11479258 +St. Mary's Hospital, PO Box 28538, Henrico, VA 23228-8538  
 11479259 +Stallings & Bischoff, 2101 Parks Ave, Suite 801, Virginia Beach, VA 23451-4160  
 11479260 +Trident Asst, 5755 Northpoint Pkwy Ste, Alpharetta, GA 30022-1142  
 11479261 Tucker Psychiatric Clinic, 1000 Boulders Pkwy, Ste 202, Richmond, VA 23225-5515  
 11479262 United Consumers, PO Box 4466, Woodbridge, VA 22194-4466  
 11479263 +VA South Psych and Family Serv, 4906 Millridge Pkwy, Midlothian, VA 23112-4828  
 11479264 +VCU Collection Unit, 809 W Broad St, PO Box 843054, Richmond, VA 23284-3054  
 11479265 VCU Health System - MCV Hosp., PO Box 980462, Richmond, VA 23298-0462  
 11479266 +VCU School of Dentistry, 521 N 11th Street, Box 980566, Richmond, VA 23298-5045  
 11479267 +VCU School of Dentistry, 520 North 12th Street, Box 980566, Richmond, VA 23298-5064  
 11479268 +Wellsfargo, 7711 Plantation Rd, Roanoke, VA 24019-3224  
 11479269 West End Orthopaedic Clinic, PO Box 35725, Richmond, VA 23235-0725  
 11479270 +Worldwide Asset Purchasing LLC, 702 King Farm Blvd, Ste 500, Rockville, MD 20850-5777  
 11479271 +Zwerdling, Oppleman & Adams, 5020 Monument Ave, Richmond, VA 23230-3635  
 11479272 +Zwerdling, Oppleman & Adams, re: Lawndale, 5020 Monument Ave, Richmond, VA 23230-3635

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr  
 +EDI: QBEROBINSON.COM Feb 22 2013 03:48:00 Bruce E. Robinson, P.O. Box 538,  
 417 E. Atlantic Street, South Hill, VA 23970-2701  
 cr  
 +EDI: ATLASACQU.COM Feb 22 2013 03:48:00 Atlas Acquisitions LLC, 294 Union St.,  
 Hackensack, NJ 07601-4303  
 11479221 +EDI: RMCB.COM Feb 22 2013 03:48:00 AMCA, 4 Westchester Plaza, Ste 110,  
 Elmsford, NY 10523-1615  
 11479220 +EDI: ALLIANCEONE.COM Feb 22 2013 03:43:00 Allianceone, 1684 Woodlands Dr Ste 15,  
 Maumee, OH 43537-4093  
 11479224 +EDI: ARROW.COM Feb 22 2013 03:48:00 Arrow Financial Services, 5996 W Touhy Ave,  
 Niles, IL 60714-4610  
 11499839 +EDI: ATLASACQU.COM Feb 22 2013 03:48:00 Atlas Acquisitions LLC, Attn: Avi Schild,  
 294 Union St., Hackensack, NJ 07601-4303  
 11479226 +E-mail/Text: banko@berkscredit.com Feb 22 2013 04:22:02 Berks Credit & Coll,  
 900 Corporate Dr, Reading, PA 19605-3340  
 11479227 +E-mail/Text: cms-bk@cms-collect.com Feb 22 2013 04:22:11 Capital Management Svcs,  
 726 Exchange St, Suite 700, Buffalo, NY 14210-1464  
 11479230 E-mail/Text: crbankruptcy@commrad.com Feb 22 2013 04:39:58 Commonwealth Radiology, PC,  
 1508 Willow Lawn Drive, Suite 117, Richmond, VA 23230-3421  
 11479233 +EDI: CCS.COM Feb 22 2013 03:48:00 Credit Collection Services, Two Wells Ave, Dept 587,  
 Newton Center, MA 02459-3208  
 11479249 +EDI: RESURGENT.COM Feb 22 2013 03:48:00 Lvnv Funding Llc, Po Box 740281,  
 Houston, TX 77274-0281  
 11479257 +E-mail/Text: colleen.atkinson@rmscollect.com Feb 22 2013 04:20:25  
 Receivables Management System, PO Box 8630, Richmond, VA 23226-0630

District/off: 0422-7

User: admin  
Form ID: B18

Page 2 of 3  
Total Noticed: 57

Date Rcvd: Feb 21, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

11479251 ###Ogden Check Approval Network, 4646 Princess Anne Rd, Virginia Beach, VA 23462-6464

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

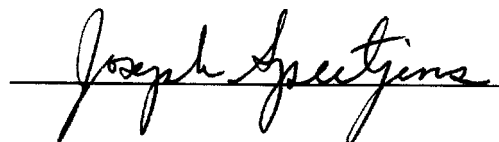
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0422-7

User: admin  
Form ID: B18

Page 3 of 3  
Total Noticed: 57

Date Rcvd: Feb 21, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2013 at the address(es) listed below:

Bruce E. Robinson bruce.robinsontr@gmail.com,  
therese.rogerstra@gmail.com;brobinson@ecf.epiqsystems.com  
Jessica L. Fellows on behalf of Debtor DeeAnne Cruz fellows.jl@gmail.com,  
thedebtlawgroupmail@gmail.com;sherricwilmoth@gmail.com;2debtlawgroup@gmail.com

TOTAL: 2